



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on September 11, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Tyrome Joyner
Crystal Joyner

Debtors.

Case No.: 18-28009-VFP
Chapter: 13
Judge: Papalia
Hearing: August 15, 2019

**CONSENT ORDER REGARDING OBJECTION OF STEWARD FINANCIAL
SERVICES TO DEBTORS' CHAPTER 13 PLAN AND SURRENDER OF 2011 BMW X5**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 11, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Joyner

Case No. 18-28009-VFP

Caption of Order: CONSENT ORDER REGARDING OBJECTION OF STEWARD
FINANCIAL SERVICES AND SURRENDER OF 2011 BMW X5

In light of the Objection to Confirmation filed by Steward Financial Services and Debtors' Modified Chapter 13 Plan providing for the surrender of a 2011 BMW X5, and the parties having consented to the entry of this order, and for good cause shown, it is ORDERED as follows:

1. Debtors are indebted to Steward Financial Services ("Steward") pursuant to the terms of a retail installment sale contract dated January 12, 2015 (the "Contract") with regard to the purchase of a 2011 BMW X5 5UXZV4C56BL414441 (the "Vehicle").

2. Steward filed a Proof of Claim in the sum of \$33,852.42 of which \$12,450.00 is secured.

3. Debtors have not made any post-petition payments.

3. Debtors filed a Modified Chapter 13 Plan on July 10, 2019 that provides for surrender of the Vehicle.


4. The stay is hereby vacated as to Vehicle under 11 U.S.C. 362(a).

5. Debtors shall surrender the Vehicle to Steward within five (5) days of the date of this Order.

The undersigned counsel hereby consent to the form and entry of the foregoing Order.

Stark & Stark, P.C.

By: /S/ Jennifer D. Gould
Jennifer D. Gould
Attorneys for Steward Financial Services

By: 
Michelle Labayen
Attorney for the Debtors

Dated: July 31, 2019

Dated: July 31, 2019

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Tyrome Joyner
Crystal Joyner
Debtors

Case No. 18-28009-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db +Tyrome Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319
jdb +Crystal Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com
John Rafferty john.rafferty@bonialpc.com
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Marie-Ann Greenberg magecf@magtrustee.com
Michelle Labayen on behalf of Joint Debtor Crystal Joyner michelle@labayenlaw.com,
silvia@labayenlaw.com; giovanna@labayenlaw.com
Michelle Labayen on behalf of Debtor Tyrome Joyner michelle@labayenlaw.com,
silvia@labayenlaw.com; giovanna@labayenlaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9